

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
The Bank of New York Mellon Trust Company, fka The  
Bank of New York Trust Company as Successor in  
Interest to JP Morgan Chase Bank N.A. as Successor in  
Interest to Bank One, N.A. as Trustee for Asset Backed  
Funding Corporation Mortgage Loan Asset-Backed  
Certificates Series 2003-WF1

In Re:  
Nelson Fidelis De Goes,  
  
Debtor.



Order Filed on March 23, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-21535 ABA

Adv. No.:

Hearing Date: 3/10/2020 @ 10:00 a.m..

Judge: Andrew B. Altenburg, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 23, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Nelson Fidelis De Goes,

Case No: 18-21535 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon Trust Company, fka The Bank of New York Trust Company as Successor in Interest to JP Morgan Chase Bank N.A. as Successor in Interest to Bank One, N.A. as Trustee for Asset Backed Funding Corporation Mortgage Loan Asset-Backed Certificates Series 2003-WF1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 23 Stag Run, Washington Township, NJ 08080, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew B. Finberg, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 10, 2020, Debtor is due for the November 2019 – March 2020 ( 5 @ \$1,548.34, 2 AO @ \$655.96, 1 AO @ \$655.97) post-petition payments for a total post-petition default of \$9,709.59; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$9,709.59 to be received no later than March 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification of default is hereby resolved.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Nelson Fidelis De Goes  
DebtorCase No. 18-21535-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Mar 25, 2020.

db +Nelson Fidelis De Goes, 23 Stag Run, Sewell, NJ 08080-3303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 25, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 23, 2020 at the address(es) listed below:Andrew B. Finberg on behalf of Debtor Nelson Fidelis De Goes andy@sjbankruptcylaw.com,  
abfecf@gmail.com;finbergar39848@notify.bestcase.comCharles G. Wohlrab on behalf of Creditor The Bank of New York Mellon Trust Company,N.A., as  
successor-in-interest to all successors and assigns of Bank One, N.A., as Trustee for Asset Backed  
Funding Corporation Mortgage Loan Asset-Backed Certi cwhlrab@LOGS.com,  
njbankruptcynotifications@logs.comDenise E. Carlon on behalf of Creditor The Bank of New York mellon, fka The Bank of New York  
as Successor in interest to JP Morgan Chase Bank NA as Trustee for Asset Backed Funding  
Corporation Mortgage Loan Asset Backed Certificates Series dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.comIsabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.comIsabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York mellon, fka The Bank of New  
York as Successor in interest to JP Morgan Chase Bank NA as Trustee for Asset Backed Funding  
Corporation Mortgage Loan Asset Backed Certificates Series rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7